

Table II.A.2. c(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28. 7%	48. 2%	29. 6%	19. 8%	10. 5%	9. 1%	40. 6%	10. 7%
New England:								
Maine	19. 8%	34. 4%	15. 8% *	8. 4% *	6. 3% *	7. 2% *	26. 8%	6. 9% *
Massachusetts	32. 8%	53. 2%	30. 7%	7. 5% *	8. 9% *	8. 0% *	44. 9%	8. 4% *
Connecticut	30. 8%	47. 8%	41. 4%	16. 7% *	8. 0% *	6. 3% *	43. 0%	7. 4% *
Rhode Island	39. 3%	54. 6%	44. 4%	27. 4%	18. 4% *	12. 2% *	50. 2%	15. 9% *
Middle Atlantic:								
New York	38. 3%	53. 3%	32. 0%	32. 0%	27. 7%	10. 2%	47. 0%	18. 5%
New Jersey	40. 3%	55. 9%	34. 7% *	35. 2%	3. 2% *	21. 9%	50. 2%	17. 0%
Pennsylvania	35. 1%	54. 2%	34. 9%	28. 0%	19. 4%	11. 8% *	46. 5%	16. 6%
East North Central:								
Ohio	31. 8%	57. 9%	40. 8%	15. 8% *	15. 8%	6. 0% *	47. 7%	9. 4%
Indiana	27. 5%	52. 1%	38. 1%	20. 1%	13. 4% *	4. 1% *	42. 2%	10. 9%
Illinois	27. 3%	42. 2%	35. 4%	27. 2%	7. 4% *	9. 9% *	37. 9%	11. 9%
Michigan	44. 9%	64. 2%	40. 4%	47. 4%	18. 3%	19. 8%	56. 2%	23. 7%
Wisconsin	34. 4%	51. 3%	40. 4%	24. 0% *	18. 4% *	14. 9% *	45. 3%	17. 5%
West North Central:								
Minnesota	30. 1%	52. 4%	33. 7%	11. 9% *	14. 2% *	4. 5% *	42. 5%	8. 6%
Iowa	30. 7%	57. 2%	26. 6%	13. 2% *	13. 1% *	5. 3% *	45. 9%	7. 9%
Missouri	32. 7%	66. 1%	26. 6%	22. 7%	4. 2% *	8. 8% *	48. 7%	11. 0% *
Kansas	37. 0%	56. 2%	47. 0%	14. 2% *	5. 0% *	23. 2% *	49. 8%	14. 5% *
South Atlantic:								
Maryland	24. 5%	45. 8%	19. 3%	16. 6%	8. 1% *	2. 8% *	35. 4%	6. 6%
District of Columbia	33. 2%	55. 4%	32. 1%	16. 5%	13. 7% *	9. 2% *	46. 0%	11. 6%
Virginia	22. 7%	42. 5%	25. 0%	11. 2% *	7. 4% *	5. 5% *	34. 9%	5. 9% *
North Carolina	16. 1%	30. 9%	17. 4% *	12. 1% *	6. 7% *	4. 1% *	25. 3%	5. 5% *
South Carolina	23. 5%	45. 6%	22. 3% *	4. 0% *	6. 8% *	8. 4% *	35. 8%	7. 3% *
Georgia	15. 6%	37. 9%	15. 9% *	8. 2% *	1. 8% *	3. 0% *	29. 2%	2. 7% *
Florida	20. 6%	37. 7%	18. 2%	11. 6% *	2. 1% *	5. 7% *	31. 8%	4. 7%
East South Central:								
Kentucky	25. 8%	42. 3%	30. 9%	15. 6% *	6. 1% *	16. 9%	34. 7%	13. 6%
Tennessee	18. 8%	48. 9%	15. 0% *	14. 3%	7. 0% *	2. 2% *	34. 6%	4. 9% *
Alabama	24. 8%	35. 9%	34. 5%	23. 8%	4. 0% *	11. 8% *	34. 4%	10. 8%
Mississippi	20. 3%	33. 0%	31. 9%	20. 9% *	2. 9% *	4. 9% *	32. 0%	5. 8% *
West South Central:								
Arkansas	26. 9%	45. 4%	25. 7%	19. 3%	4. 3% *	16. 6% *	36. 0%	14. 6%
Louisiana	21. 2%	36. 1%	19. 5% *	10. 9% *	3. 3% *	15. 7% *	27. 8%	12. 2% *
Oklahoma	30. 0%	58. 8%	27. 2%	16. 8% *	13. 1% *	4. 0% *	46. 5%	7. 0% *
Texas	19. 8%	36. 9%	24. 4% *	11. 9% *	6. 6% *	8. 6%	30. 8%	8. 8%
Mountain:								
Colorado	25. 7%	37. 5%	27. 9%	22. 6%	10. 4% *	6. 4% *	33. 5%	11. 0%
Arizona	23. 2%	47. 1%	13. 1% *	7. 7% *	11. 9% *	12. 5% *	32. 7%	11. 9%
Utah	30. 6%	51. 9%	38. 3%	18. 5% *	6. 0% *	13. 9%	43. 5%	13. 2%
Nevada	28. 4%	56. 7%	28. 7%	12. 1% *	18. 5% *	5. 9% *	42. 6%	10. 1%
Pacific:								
Washington	33. 4%	50. 5%	36. 1%	23. 9%	12. 3% *	16. 4% *	44. 3%	15. 1%
Oregon	32. 3%	51. 6%	19. 4%	18. 1%	6. 4% *	20. 1% *	40. 1%	15. 5% *
California	28. 6%	47. 4%	29. 5%	17. 9%	11. 6%	9. 5% *	40. 2%	10. 7%
Alaska	30. 3%	51. 9%	27. 4% *	30. 4%	18. 5% *	8. 6% *	41. 8%	15. 1%
Hawaii	38. 2%	49. 8%	41. 1%	29. 8%	25. 8%	10. 2% *	46. 9%	16. 2%
States not shown separately	25. 9%	45. 1%	19. 5% *	19. 8%	8. 8% *	5. 1% *	37. 6%	6. 7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2. c(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
New England:								
Maine	3.18%	6.24%	6.18% *	2.84% *	3.96% *	5.55% *	4.91%	2.42% *
Massachusetts	2.92%	6.89%	6.20%	3.25% *	4.30% *	6.08% *	4.24%	2.63% *
Connecticut	2.59%	5.39%	8.38%	5.15% *	3.12% *	2.64% *	3.40%	2.22% *
Rhode Island	3.01%	3.55%	8.22%	6.10%	7.02% *	5.28% *	4.10%	4.84% *
Middle Atlantic:								
New York	2.02%	4.36%	3.87%	5.60%	6.56%	2.53%	2.44%	3.14%
New Jersey	4.43%	5.51%	12.06% *	10.09%	3.58% *	5.48%	5.12%	4.68%
Pennsylvania	1.42%	3.24%	3.13%	5.58%	5.34%	5.77% *	2.41%	3.96%
East North Central:								
Ohio	2.13%	3.95%	6.73%	5.80% *	4.16%	2.09% *	2.62%	2.17%
Indiana	2.58%	5.02%	9.44%	5.37%	5.25% *	1.52% *	4.49%	2.35%
Illinois	3.08%	6.28%	6.91%	7.00%	3.55% *	5.01% *	4.50%	2.30%
Michigan	3.64%	6.30%	9.66%	5.64%	5.14%	4.85%	4.56%	4.62%
Wisconsin	4.41%	5.18%	8.89%	12.49% *	7.93% *	7.13% *	4.95%	4.83%
West North Central:								
Minnesota	4.24%	9.76%	6.47%	4.61% *	8.06% *	2.44% *	6.00%	2.25%
Iowa	3.63%	5.70%	6.42%	4.16% *	6.96% *	4.23% *	4.03%	2.20%
Missouri	3.36%	4.78%	5.77%	6.33%	4.05% *	5.17% *	3.75%	4.09% *
Kansas	4.23%	7.23%	8.54%	6.51% *	5.52% *	7.16% *	5.45%	4.58% *
South Atlantic:								
Maryland	2.60%	5.08%	5.47%	3.83%	5.74% *	1.39% *	3.68%	1.55%
District of Columbia	2.49%	4.86%	8.49%	4.77%	4.95% *	5.79% *	3.51%	2.63%
Virginia	3.93%	7.13%	6.91%	4.03% *	6.37% *	3.01% *	5.42%	2.15% *
North Carolina	2.51%	5.84%	6.64% *	5.66% *	3.16% *	1.65% *	5.01%	1.68% *
South Carolina	3.05%	6.53%	10.56% *	1.89% *	5.16% *	4.51% *	4.08%	3.00% *
Georgia	2.84%	8.27%	7.26% *	6.99% *	1.08% *	3.38% *	7.18%	1.98% *
Florida	2.37%	5.51%	5.18%	7.21% *	1.18% *	2.07% *	4.38%	1.21%
East South Central:								
Kentucky	3.36%	5.60%	9.14%	6.50% *	2.44% *	3.58%	4.85%	2.49%
Tennessee	3.80%	9.33%	5.69% *	3.83%	3.98% *	2.07% *	5.65%	1.97% *
Alabama	2.99%	2.92%	9.51%	5.73%	2.24% *	4.42% *	3.07%	3.10%
Mississippi	3.61%	8.20%	7.57%	6.61% *	1.44% *	4.79% *	4.94%	3.58% *
West South Central:								
Arkansas	3.62%	5.38%	7.42%	4.95%	4.25% *	8.42% *	4.76%	4.25%
Louisiana	3.41%	6.45%	6.01% *	4.65% *	2.22% *	6.07% *	4.14%	4.25% *
Oklahoma	3.31%	9.51%	5.91%	6.53% *	5.29% *	2.54% *	6.58%	2.14% *
Texas	1.76%	3.84%	8.77% *	3.63% *	2.26% *	2.35%	2.87%	1.55%
Mountain:								
Colorado	4.06%	8.53%	4.98%	5.69%	4.26% *	3.50% *	5.64%	2.95%
Arizona	3.00%	4.27%	6.25% *	3.19% *	7.42% *	4.21% *	3.34%	3.15%
Utah	2.17%	5.36%	6.69%	6.33% *	2.45% *	3.81%	3.40%	2.92%
Nevada	2.43%	4.60%	6.51%	4.48% *	8.57% *	2.32% *	3.35%	2.65%
Pacific:								
Washington	3.28%	5.92%	6.91%	6.08%	5.61% *	5.53% *	3.37%	3.65%
Oregon	3.87%	5.65%	4.98%	4.58%	2.10% *	8.81% *	4.04%	5.73% *
California	1.17%	4.74%	4.73%	5.29%	2.97%	2.87% *	2.24%	2.27%
Alaska	2.89%	5.54%	8.86% *	7.96%	8.07% *	4.96% *	4.37%	3.35%
Hawaii	1.72%	2.98%	6.46%	5.35%	6.18%	4.01% *	2.13%	3.55%
States not shown separately	1.72%	4.45%	5.90% *	4.82%	3.02% *	1.98% *	2.96%	1.84%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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